Veronica Gutierrez Transaction Activity
(as posted to the account)

POSTING DATE	TRANS-ACTION DATE*	TRANSACTION	TRANS-ACTION AMOUNT	LEDGER BALANCE	OVER-DRAFT ITEM
5-Oct-06	3-Oct-06	Check Crd Purchase [Shell Oil]	-27.05	340.39	
5-Oct-06	4-Oct-06	POS Purchase [Circle K]	-4.43	335.96	
5-Oct-06	5-Oct-06	Interest Payment	0.01	335.97	
5-Oct-06	5-Oct-06	Monthly Service Fee	-12.00	323.97	
5-Oct-06	5-Oct-06	Discount for ACH Direct Deposits	2.00	325.97	
5-Oct-06	5-Oct-06	Monthly Point-of-Sale (POS) Purchase Fee	-1.00	324.97	
6-Oct-06	5-Oct-06	Check Crd Purchase [Walgreen]	-8.07	316.90	
10-Oct-06	5-Oct-06	Check Crd [Purchase Return Autozone]	17.23	334.13	
10-Oct-06	10-Oct-06	Online Transfer to Gutierrez P.	-80.00	254.13	
10-Oct-06	6-Oct-06	ATM Withdrawal	-22.00	232.13	
10-Oct-06	10-Oct-06	Non-Wells Fargo ATM Transaction Fee	-2.00	230.13	
10-Oct-06	7-Oct-06	Check Crd Purchase [Albertson's]	-74.39	155.74	
10-Oct-06	10-Oct-06	Check No. 1103	-65.00	90.74	
10-Oct-06	5-Oct-06	Check Crd Purchase [Autozone]	-47.99	42.75	
10-Oct-06	6-Oct-06	Check Crd Purchase [IHOP]	-26.51	16.24	
10-Oct-06	5-Oct-06	Check Crd Purchase [Autozone]	-17.23	-0.99	X
10-Oct-06	5-Oct-06	Check Crd Purchase [Subway]	-11.27	-12.26	X
10-Oct-06	6-Oct-06	Check Crd Purchase [Farmer Boys]	-8.10	-20.36	X
10-Oct-06	5-Oct-06	Check Crd Purchase [Autozone]	-3.23	-23.59	X
11-Oct-06	11-Oct-06	Overdraft Fee	-22.00	-45.59	
11-Oct-06	11-Oct-06	Overdraft Fee	-22.00	-67.59	
11-Oct-06	11-Oct-06	Overdraft Fee	-22.00	-89.59	
11-Oct-06	11-Oct-06	Overdraft Fee	-22.00	-111.59	
11-Oct-06	9-Oct-06	Check Crd Purchase [Jack in the Box]	-5.68	-117.27	X
12-Oct-06	12-Oct-06	Overdraft Fee	-22.00	-139.27	
12-Oct-06	10-Oct-06	Check Crd Purchase [ExxonMobil]	-20.01	-159.28	X
13-Oct-06	13-Oct-06	Overdraft Fee	-33.00	-192.28	
13-Oct-06	13-Oct-06	Autozone West In Payroll	412.90	220.62	
13-Oct-06	13-Oct-06	ATM Withdrawal	-20.00	200.62	

* For certain transactions, including some debit card transactions, the "transaction date" has been inferred from the description of the transaction provided by the merchant (or bank, in the case of ATM transactions) in the settlement file for the transaction. This information appears on a customer's monthly account statement under the heading "Description." The identification of the merchant is also derived from this "Description" field.

Veronica Gutierrez
Hypothetical Impact of Transaction Activity
If All Transactions Posted on Transaction Date

TRANS-ACTION DATE*	TRANSACTION	TRANS-ACTION AMOUNT	LEDGER BALANCE	OVER-DRAFT ITEM
3-Oct-06	Check Crd Purchase [Shell Oil]	-27.05	340.39	
4-Oct-06	POS Purchase [Circle K]	-4.43	335.96	
5-Oct-06	Check Crd [Purchase Return Autozone]	17.23	353.19	
5-Oct-06	Check Crd Purchase [Autozone]	-47.99	305.20	
5-Oct-06	Check Crd Purchase [Autozone]	-17.23	287.97	
5-Oct-06	Check Crd Purchase [Subway]	-11.27	276.70	
5-Oct-06	Check Crd Purchase [Walgreens]	-8.07	268.63	
5-Oct-06	Check Crd Purchase [Autozone]	-3.23	265.40	
5-Oct-06	Interest Payment	0.01	265.41	
5-Oct-06	Monthly Service Fee	-12.00	253.41	
5-Oct-06	Discount for ACH Direct Deposits	2.00	255.41	
5-Oct-06	Monthly Point-of-Sale Purchase Fee	-1.00	254.41	
6-Oct-06	ATM Withdrawal	-22.00	232.41	
6-Oct-06	Non-Wells Fargo ATM Transaction Fee	-2.00	230.41	
6-Oct-06	Check Crd Purchase [IHOP]	-26.51	203.90	
6-Oct-06	Check Crd Purchase [Farmer Bros.]	-8.10	195.80	
7-Oct-06	Check Crd Purchase [Albertsons]	-74.39	121.41	
9-Oct-06	Check Crd Purchase [Jack in the Box]	-5.68	115.73	
10-Oct-06	Online Transfer to Gutierrez P.	-80.00	35.73	
10-Oct-06	Check No. 1103	-65.00	-29.27	X
10-Oct-06	Check Crd Purchase [ExxonMobil]	-20.01	-49.28	X
11-Oct-06	Overdraft Fee	-22.00	-71.28	
11-Oct-06	Overdraft Fee	-22.00	-93.28	
13-Oct-06	Autozone West In Payroll	412.90	319.62	
13-Oct-06	ATM Withdrawal	-20.00	299.62	
13-Oct-06	Check Crd Purchase [Shell Oil]	-31.90	267.72	

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